

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Brett A. Rovani</b>           | Social Security number or ITIN | xxx-xx-3942 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | <b>18-28721-JNP</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brett A. Rovani

11/22/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brett A. Rovani  
Debtor

Case No. 18-28721-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 22, 2023

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2023:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Brett A. Rovani, 149 Windsor Way, Mount Royal, NJ 08061-1108   |
| cr        | + Rushmore Loan Management Services, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734   |
| cr        | + Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 85 Broad St, 85 Broad St, New York, NY 10004-1734                               |
| cr        | + Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734 |
| cr        | + Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047  |
| 517766028 | + Actlien Holding Inc., 501 Centennial Street, Schwenksville, PA 19473-1817  |
| 517766033 | Disney Vacation Development Inc., 1851 Community Drive, Lake Buena Vista, FL 32830   |
| 517766034 | Greenwich Crossing Homeowners Assoc., 160 Dominion Drive, Mount Royal, NJ 08061  |
| 517766035 | + Lourdes Cardiology Services, PC, 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200  |
| 517766846 | + Michele Rovani, 149 Windsor Way, Mount Royal, NJ 08061-1108  |
| 517766036 | + Seterus, Inc., Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318   |
| 517766037 | Seterus, Inc., Attn: Bankruptcy Department, PO Box 2206, Grand Rapids, MI 49501-2206   |
| 517787930 | + Seterus, Inc., authorized subservicer, PO Box 1047, Hartford, CT 06143-1047  |
| 518071509 | State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245  |
| 517766038 | State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 999, Trenton, NJ 08646-0999   |

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address  |
|-----------|--|----------------------|---|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Nov 22 2023 20:58:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Nov 22 2023 20:58:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  |
| cr        | ^ MEBN                                     | Nov 22 2023 20:51:39 | SN Servicing Corporation as Servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631 |
| 517801655 | EDI: GMACFS.COM                            | Nov 23 2023 01:45:00 | Ally Capital, PO Box 130424, Roseville MN 55113-0004  |
| 519258347 | + EDI: AISACG.COM                          | Nov 23 2023 01:45:00 | Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                                |
| 517766029 | + EDI: GMACFS.COM                          | Nov 23 2023 01:45:00 | Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901   |
| 517766030 | ^ MEBN                                     | Nov 22 2023 20:53:06 | Apex Asset Mgmt., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890   |
| 517824264 | EDI: CAPITALONE.COM                        | Nov 23 2023 01:45:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 517766031 | + EDI: CAPITALONE.COM                      | Nov 23 2023 01:45:00 | Capital One Bank USA NA, 10700 Capital One Way, Richmond, VA 23060-9243   |

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|           |   |                      |   |
|-----------|---|----------------------|---|
| 517841795 | + Email/Text: bankruptcy@cavps.com                          | Nov 22 2023 20:58:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321   |
| 517766032 | EDI: DISCOVER   | Nov 23 2023 01:45:00 | Discover Financial Services, PO Box 15316, Wilmington, DE 19850   |
| 518578829 | Email/PDF: resurgentbknotifications@resurgent.com           | Nov 22 2023 21:12:43 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  |
| 518578828 | Email/PDF: resurgentbknotifications@resurgent.com           | Nov 22 2023 21:12:45 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587   |
| 518408576 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Nov 22 2023 20:58:00 | MTGLQ Investors, L.P., c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  |
| 518590051 | Email/Text: mtgbk@shellpointmtg.com                         | Nov 22 2023 20:58:00 | MTGLQ Investors, L.P. c/o Shellpoint Mortgage Serv, P.O. Box 10826, Greenville, SC 29603-0826, MTGLQ Investors, L.P. c/o Shellpoint Mor, P.O. Box 10826, Greenville, SC 29603-0826                      |
| 518590050 | Email/Text: mtgbk@shellpointmtg.com                         | Nov 22 2023 20:58:00 | MTGLQ Investors, L.P. c/o Shellpoint Mortgage Serv, P.O. Box 10826, Greenville, SC 29603-0826   |
| 517889434 | + Email/Text: bncmail@w-legal.com                           | Nov 22 2023 20:58:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132   |
| 518077584 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Nov 22 2023 20:58:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386   |
| 518077585 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Nov 22 2023 20:58:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386         |
| 517766039 | EDI: SYNC   | Nov 23 2023 01:45:00 | SyncB/Care Credit, PO Box 965036, Orlando, FL 32896-5036  |
| 518545831 | + EDI: SYNC   | Nov 23 2023 01:45:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  |
| 518834113 | + Email/Text: nsm_bk_notices@mrcooper.com                   | Nov 22 2023 20:58:00 | U.S. Bank Trust National Association, as trustee of Tiki Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, U.S. Bank Trust National Association 92619-5004 |
| 518834112 | + Email/Text: nsm_bk_notices@mrcooper.com                   | Nov 22 2023 20:58:00 | U.S. Bank Trust National Association, as trustee of Tiki Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  |
| 519016254 | + Email/Text: nsm_bk_notices@mrcooper.com                   | Nov 22 2023 20:58:00 | U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004   |
| 520010076 | ^ MEBN  | Nov 22 2023 20:52:27 | U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305  |
| 519016255 | + Email/Text: nsm_bk_notices@mrcooper.com                   | Nov 22 2023 20:58:00 | U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004, U.S. Bank Trust National Association,      |
| 520010077 | ^ MEBN  | Nov 22 2023 20:52:29 | U.S. Bank Trust National Association., as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA   |

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|-----------|---|----------------------|--|
| 517876551 | + EDI: AIS.COM                            |                      | 95501-0305, U.S. Bank Trust National Association,  |
|           |   | Nov 23 2023 01:45:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 518701477 | + Email/Text: nsm_bk_notices@mrcooper.com |                      |  |
|           |   | Nov 22 2023 20:58:00 | c/o Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132   |
| 518701478 | + Email/Text: nsm_bk_notices@mrcooper.com |                      |  |
|           |   | Nov 22 2023 20:58:00 | c/o Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618, c/o Rushmore Loan Management Services LL, 15480 Laguna Canyon Rd., Suite 100, Irvine, CA 92618-2132 |

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2023 at the address(es) listed below:

| Name                 | Email Address  |
|----------------------|--|
| Andrew B Finberg     | ecfmail@standingtrustee.com  |
| Denise E. Carlon     | on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Isabel C. Balboa     | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com  |
| Jason Brett Schwartz | on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com   |
| Jason Brett Schwartz | on behalf of Creditor SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com                 |
| Jonathan C. Schwalb  | on behalf of Creditor Rushmore Loan Management Services bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com   |
| Jonathan C. Schwalb  | on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of the Tiki Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com |
| Jonathan C. Schwalb  | on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com |

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Richard S. Hoffman, Jr.

on behalf of Debtor Brett A. Rovani rshoffman@hoffmandimuzio.com  
jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

Robert P. Saltzman

on behalf of Creditor Seterus Inc., authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation and existing under the laws of the United States of America dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11